

PATENT

Paper No.

File: Carr-P1-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3693
Examiner	:	Karmis, Stefanos

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MS: RCE  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

S I R :

In response to the Office Action mailed 10 July 2008 in the above-referenced patent application, please enter the request for continued examination filed herewith, withdraw the appeal, enter the following amendment, and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter.